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Serial No. 11/023,026

Amendment in Reply to Office Action of February 22, 2006

## REMARKS/ARGUMENTS

This Amendment is being filed in response to the Office Action dated August 21, 2006. Reconsideration and allowance of the application in view of the remarks to follow is respectfully requested.

Claims 1-8, 15-17, 19-26 and 29-37 are pending in this application.

In the Office Action, Claims 1-8, 22-26 and 29-36 are indicated as allowed. Further, Claims 17 and 20 are indicated as allowable if amended to be in independent form. Claims 15, 16, 19, 21 and 37 are rejected under the judicially created doctrine of double patenting as being unpatentable over Claims 1-5 of U.S. Patent No. 6,621,786. In response, a Terminal Disclaimer in compliance with 37 C.F.R. §1.321(c) is enclosed herewith. Accordingly, the Applicants respectfully request that this ground for rejection be withdrawn.

Based on the foregoing, the Applicants respectfully submit that Claims 15, 16, 17, 19, 20, 21, and 37 are allowable and notice to this effect is earnestly solicited.

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In addition, Applicants deny any statement, position or averment of the Examiner that is not specifically addressed by the foregoing argument and response. Any rejections and/or points of argument not addressed would appear to be moot in view of the presented remarks. However, the Applicants reserve the right to submit further arguments in support of the above stated position, should that become necessary. No arguments are waived and none of the Examiner's statements are conceded.

It is believed that no additional fees or charges are currently due for entrance of the accompanying amendment other than those paid by the attached credit card authorization for filing of the Terminal Disclaimer. However, in the event that any additional fees or charges are required for entrance of the accompanying amendment, they may be charged to Applicant's representatives In addition, please credit any Deposit Account No. 50-3649. overpayments related to any fees paid in connection with the accompanying amendment to Deposit Account No. 50-3649.

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Applicants have made a diligent and sincere effort to place this application in condition for immediate allowance and notice to this effect is earnestly solicited.

Early and favorable action is earnestly solicited.

Respectfully submitted,

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Attorney for Applicant(s)

November 20, 2006

Enclosures:

Terminal Disclaimer

Credit Card Authorization to charge credit card \$130

terminal disclaimer fee

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